

Amendment to the Claims:

This listing will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method of matching a loan consumer with lenders via the Internet comprising:

- a) receiving application information from the loan consumer;
- b) storing the application information in a database;
- c) applying a filter to the application information stored in the database to determine if the loan consumer meets a set of loan criteria;
- d) submitting a subset of the application information to a credit bureau;
- e) receiving a credit report based on said submitting of the subset step;
- f) searching a lender database after said applying a filter step to match the loan customer application information and credit report to lenders in the database;
- g) matching the loan customer application information to ~~one~~ two or more of the lenders ~~lender~~ in the database based on said searching step;
- h) transmitting a query to a lender of the ~~one~~ two or more ~~matched~~ lenders matched from said matching step;
- i) receiving a response from the lender based on the query;
- j) repeating steps h and i, after said receiving of the response, so as to query any remaining lenders matched from said matching step ~~matched~~;
- k) presenting to the loan customer only lenders who responded with an approval, the approval received during said receiving a response step; and

- l) storing a loan customer decision based on said presenting step.
2. (original) The method of claim 1, wherein step (a) further comprises:
validating the application information.
3. (original) The method of claim 2, wherein step (a) further comprises:
detecting an error; and
transmitting an error message to the loan consumer.
4. (original) The method of claim 1, wherein step (b) further comprises:
determining that the application information has been previously received less than a
predetermined number of days prior; and
informing the loan customer to delay a new submission of application information until
after the predetermined number of days is expired.
5. (original) The method of claim 1, wherein step (b) further comprises:
determining that the application information has not been previously stored; and
generating a loan consumer profile based on the application information.

6. (original) The method of claim 1, wherein step (b) further comprises:

determining that the application information has been previously stored more than a predetermined number of days prior; and
updating a corresponding previously generated loan consumer profile.

7-10. (canceled)

11. (previously presented) The method of claim 1, wherein step (k) includes sending only a predetermined number of lender responses.

12. (previously presented) The method of claim 11, wherein the predetermined number of lender responses is four or less than four responses.